

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

JOSEPH W LA FRAMBOISE  
AMANDA LEA LA FRAMBOISE  
Debtor(s)

Case No. 17-17587-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/07/2017.
- 2) The plan was confirmed on 05/24/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/16/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$172,826.00.
- 10) Amount of unsecured claims discharged without full payment: \$126,086.79.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$39,000.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$39,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,329.31
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$7,829.31**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/BANK OF AMERICA	Unsecured	15,811.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Secured	31,525.00	31,752.53	NA	0.00	0.00
ALLY FINANCIAL	Secured	20,255.18	22,078.16	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	8,019.00	8,019.55	8,019.55	1,419.39	0.00
AMERICAN HONDA FINANCE CORP	Secured	13,233.00	12,593.15	13,210.75	13,210.75	0.00
AMERICAN INFOSOURCE LP AS AGENT	Unsecured	400.00	163.58	163.58	29.01	0.00
BANK OF AMERICA	Unsecured	8,415.00	NA	NA	0.00	0.00
CHASE CARD	Unsecured	8,879.00	NA	NA	0.00	0.00
CHASE CARD	Unsecured	2,068.00	NA	NA	0.00	0.00
COMENITY BANK/YOUNKERS	Unsecured	159.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	4,625.00	4,625.36	4,625.36	818.67	0.00
DISCOVER BANK	Unsecured	17,380.00	17,764.80	17,764.80	3,144.38	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	1,796.00	NA	NA	0.00	0.00
GLHEC & AFFILIATES	Unsecured	1,753.00	1,509.28	1,509.28	267.16	0.00
GREAT LAKES/US BANK	Unsecured	1,614.00	NA	NA	0.00	0.00
MOMA FUNDING LLC	Unsecured	931.00	987.88	987.88	174.89	0.00
MOMA FUNDING LLC	Unsecured	484.00	524.91	524.91	92.84	0.00
MOMA FUNDING LLC	Unsecured	3,206.00	3,244.02	3,244.02	574.19	0.00
MOMA FUNDING LLC	Unsecured	3,325.00	3,367.69	3,367.69	596.13	0.00
PAYPAL CREDIT	Unsecured	3,060.08	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	947.00	982.73	982.73	173.91	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,313.00	4,352.52	4,352.52	770.32	0.00
STUDENT LOAN CORPORATION	Unsecured	7,041.00	NA	NA	0.00	0.00
TD RETAIL CREDIT SERVICES	Secured	991.00	1,111.37	1,296.32	1,296.32	0.00
UNITED STUDENT AID FUNDS INC (U	Unsecured	43,493.00	43,920.74	43,920.74	7,773.85	0.00
UNIVERSAL/CITICARD	Unsecured	1,722.00	NA	NA	0.00	0.00
US BANK NA	Unsecured	2,533.00	2,300.62	2,300.62	407.23	0.00
US DEPARTMENT OF EDUCATION	Unsecured	2,855.00	2,669.19	421.65	421.65	0.00
WELLS FARGO BANK NA	Secured	400,486.00	396,009.50	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$14,507.07	\$14,507.07	\$0.00
<b>TOTAL SECURED:</b>	<b>\$14,507.07</b>	<b>\$14,507.07</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$92,185.33</b>	<b>\$16,663.62</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$7,829.31</u>	
Disbursements to Creditors	<u>\$31,170.69</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$39,000.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/19/2023

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.